

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CECIL E. ORT	§	Case No. 04-76271
BONNIE Y. ORT	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/21/2004.
- 2) The plan was confirmed on 06/15/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900, 11/22/2005, 10/08/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/15/2008, 08/01/2008, 09/02/2009.
- 5) The case was completed on 10/14/2009.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,800.00.
- 10) Amount of unsecured claims discharged without full payment: \$21,397.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 24,768.66	
Less amount refunded to debtor	\$ 89.66	
<b>NET RECEIPTS</b>		<b>\$ 24,679.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,200.00	
Court Costs	\$ 164.00	
Trustee Expenses & Compensation	\$ 1,610.13	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,974.13</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	1,200.00	1,200.00	1,200.00	1,200.00	0.00
CARBIZ AUTO CREDIT AQ, INC/	Sec	5,350.00	1,500.00	1,500.00	1,500.00	186.89
CARBIZ AUTO CREDIT AQ, INC/	Uns	0.00	3,832.48	3,832.48	2,376.67	0.00
FAIRLANE CREDIT LLC	Sec	5,000.00	2,500.00	2,500.00	2,500.00	311.44
FAIRLANE CREDIT LLC	Uns	0.00	2,669.01	2,669.01	1,655.15	0.00
HEIGHTS FINANCE	Uns	2,113.00	1,478.52	1,478.52	916.88	0.00
SECURITY FINANCE	Uns	800.00	800.00	0.00	0.00	0.00
ACCOUNT RECOVERY SERVICES	Uns	477.85	477.85	0.00	0.00	0.00
ALLIED CREDIT SERVICE	Uns	536.00	536.00	0.00	0.00	0.00
ANDERSON FINANCIAL NETWORK	Uns	350.40	350.40	0.00	0.00	0.00
AT&T WIRELESS	Uns	472.68	472.68	0.00	0.00	0.00
C.B. ACCOUNTS	Uns	999.50	999.50	0.00	0.00	0.00
CAMELOT RADIOLOGY	Uns	647.04	647.04	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	397.50	435.05	435.05	269.79	0.00
COMED CO	Uns	408.98	408.98	0.00	0.00	0.00
CREDITORS PROTECTION SERVICE,	Uns	1,411.19	1,411.19	0.00	0.00	0.00
DR. JOHN A. BUTLER	Uns	314.00	314.00	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	500.00	606.44	606.44	376.07	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
IL DEPT OF EMPLOYMENT	Uns	1,500.00	1,605.00	1,605.00	995.32	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,243.00	1,243.00	0.00	0.00	0.00
NCO FINANCIAL SYSTEMS, INC.	Uns	1,510.99	1,510.99	0.00	0.00	0.00
NICOR GAS	Uns	2,416.06	2,368.63	2,368.63	1,468.88	0.00
NORTH SHORE AGENCY	Uns	49.76	49.76	0.00	0.00	0.00
OSF COMMON BUSINESS OFFICE	Uns	226.38	226.38	0.00	0.00	0.00
OSF ST ANTHONY MEDICAL	Uns	1,312.78	1,312.78	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,602.32	5,592.36	5,592.36	3,468.02	0.00
ACCOUNT RECOVERY SERVICES	Uns	967.75	452.85	452.85	280.83	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	263.94	334.32	334.32	207.32	0.00
ROCKFORD MERCANTILE AGENCY	Uns	6,087.36	7,235.60	7,235.60	4,487.05	0.00
SECURITY FINANCE	Uns	775.00	1,136.15	1,136.15	704.56	0.00
SOUTHWEST CREDIT SYSTEMS INC.	Uns	96.79	96.79	0.00	0.00	0.00
UNITED CREDIT SERVICE INC	Uns	0.00	584.50	0.00	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	164.00	164.00	164.00	164.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,000.00	\$ 4,000.00	\$ 498.33
<b>TOTAL SECURED:</b>	\$ 4,000.00	\$ 4,000.00	\$ 498.33
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 27,746.41	\$ 17,206.54	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 2,974.13	
Disbursements to Creditors	\$ 21,704.87	
<b>TOTAL DISBURSEMENTS:</b>		\$ 24,679.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/24/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.